

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT NORTH CAROLINA**

In Re:

**Belinda Oxendine Strickland
386 Sunrise Drive
Pembroke, NC 28372**

Case No. _____

Chapter 13

SS# xxx-xx-1290

SS# _____

Debtor(s)

NOTICE TO CREDITORS AND PROPOSED PLAN

The Debtor(s) filed for relief under Chapter 13 of the United States Bankruptcy Code on May 4, 2015.

The filing automatically stays collection and other actions against the Debtor, Debtor's property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the proof of claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

CHAPTER 13 PLAN SUMMARY

The Debtor proposes an initial plan, which is subject to modification, as follows:

I. Plan Payments

The plan proposes a payment of **\$690.00** per month for a period of **60** months. The Debtor shall commence payments to the Trustee within thirty (30) days from the date the petition was filed.

II. Administrative Costs**1. Attorney fees.**

- ☒ The attorney for the Debtor will be paid the base fee of \$3,700.00. The Attorney has received \$ **500.00** from the Debtor pre-petition and the remainder of the base fee will be paid monthly by the Trustee as funds are available, after scheduled monthly payments to holders of domestic support obligations and allowed secured claims.
- ☐ The Attorney for the Debtor will file application for approval of a fee in lieu of the presumptive fee.

- 2. Trustee costs.** The Trustee will receive from all disbursements such amount as approved by the Court for payment of fees and expenses

III. Priority Claims

All pre-petition claims entitled to priority under 11 U.S.C. § 507 will be paid in full in deferred cash payments unless otherwise indicated.

1. Domestic Support Obligations ("DSO")

- a. ☒ None
- b. The name, address, and phone number, including area code, of the holder of any DSO as defined in § 101(14A) is as follows:

Name of DSO Claimant	Address, city, state & zip code	Telephone Number

- c. All **post-petition** DSO amounts will be paid directly by the Debtor to the holder of the claim and not by the Trustee.
- d. Arrearages owed to DSO claimants under 11 U.S.C. § 507(a)(1)(A) not presently paid through wage garnishment will be paid by the Trustee as follows:

Name of DSO Claimant	Estimated Arrearage Claim	Monthly Payment

2. Other priority claims to be paid by Trustee

Creditor	Estimated Priority Claim
Internal Revenue Service	\$0.00
NC Dept of Revenue	\$0.00
Robeson County Tax Collector	\$0.00

IV. Secured Claims**1. Real Property Secured Claims**

- a. ☒ None
- b. All payments on any claim secured by real property will be paid by the Trustee unless the account is current, in which case the Debtor may elect to continue making mortgage payments directly. Arrearage claims will be paid by the Trustee as separate secured claims over the term of the plan, without interest.

Creditor	Property Address	Residence or Non-residence R/NR	Current Y/N	Monthly Payment	Arrearage Amount	If Current Indicate Payment by Debtor (D) or Trustee (T)

2. Personal Property Secured Claims

- a. ☐ None
- b. Claims secured by personal property will be paid by the Trustee as follows:

Creditor	Collateral	Secured Amount	Purchase Money Y/N	Under-secured Amount	Pre-confirmation adequate protection payment per § 1326(a)(1)	Post-confirmation Equal Monthly Amount (EMA)	Proposed Interest Rate
21st Mortgage Company	2000 Premier MH 386 Sunrise Dr. Pembroke, NC 28372	\$27,000.00	N	\$0.00	\$0.00	\$512.00	5.25%
Farmers Furniture	Total household furnishings	\$952.00	N	\$0.00	\$0.00	\$18.07	5.25%
Kimbrell Furniture	2 BR Sets	\$2,054.00	N	\$0.00	\$0.00	\$39.00	5.25%
J. L. Miller Properties	Storage Building	\$100.00	N	\$0.00	\$0.00	\$60.47	5.25%

The Trustee will disburse pre-confirmation adequate protection payments to secured creditors holding allowed purchase money secured claims. Claims having a collateral value of less than \$2,000.00 will not receive adequate protection payments.

To the extent that the valuation provisions of 11 U.S.C. § 506 do not apply to any of the claims listed above, the creditor's failure to object to confirmation of the proposed plan shall constitute the creditor's acceptance of the treatment of its claim as proposed, pursuant to 11 U.S.C. § 1325(a)(5)(A).

3. Collateral to be Released

The Debtor proposes to release the following collateral:

Creditor	Collateral to be Released
-NONE-	

4. Liens to be Avoided

The Debtor pursuant to 11 U.S.C. § 522 proposes to avoid the following liens on property to the extent that such liens impair the Debtor's exemption:

Lien Creditor	Property
-NONE-	

V. Co-Debtor Claims

The Debtor proposes to separately classify for payment in full the following claims for consumer debts on which an individual is liable with the Debtor:

Creditor	Co-Debtor	Interest Rate	Monthly Payment
-NONE-			

VI. General Unsecured Claims Not Separately Classified

General unsecured claims will be paid on a pro-rata basis, with payments to commence after priority unsecured claims are paid in full. The estimated dividend to general unsecured claims is 2 %.

VII. Executory Contracts/Leases

- a. ☒ None
- b. The following executory contracts and/or leases will be rejected:

Creditor	Nature of lease or contract

- c. The following executory contracts and/or leases will be assumed. The Debtor will pay directly all lease payments which come due from the petition filing date until confirmation of the plan. Upon confirmation, payments will be paid as follows:

Creditor	Nature of Lease or Contract	Monthly payment	Monthly payment paid by Debtor (D) or Trustee (T)	Arrearage Amount	Arrearage paid by Debtor (D) or Trustee (T)	Arrearage monthly payment
-NONE-						

VIII. Special Provisions

- a. ☒ None
- b. Other classes of unsecured claims and treatment
- c. Other Special Terms

Date: May 4, 2015

/s/ Michael J. McCrann

Michael J. McCrann

Attorney for the Debtor

Address: **704 North Sandhills Blvd.
Aberdeen, NC 28315**

Telephone: **910-944-7638**

State Bar No. **7217**

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT NORTH CAROLINA**

In Re:)	
Belinda Oxendine Strickland)	NOTICE TO CREDITORS
)	AND
)	PROPOSED PLAN
SS# xxx-xx-1290)	
SS# _____)	Case No. _____
Debtor(s))	

CERTIFICATE OF SERVICE

The undersigned certifies that a copy of the Notice to Creditors and Proposed Plan was served by first class mail, postage prepaid, to the following parties at their respective addresses:

**Reid Wilcox
Clerk of Court
U.S. Bankruptcy Court
Middle District of North Carolina
P.O. Box 26100
Greensboro, NC 27402**

**Richard M. Hutson, II
Chapter 13 Trustee
Durham Division
Post Office Box 3613
Durham, NC 27702-3613**

**21st Mortgage Company
607 Market Street Suite 1021
P.O. Box 477
Knoxville, TN 37902**

**Afni, Inc
POB 3427
Bloomington, IL 61702**

**Alan B. Powell
Roberson Haworth & Reese, PLLC
POB 1550
High Point, NC 27261**

**AmeriCredit
P.O. Box 183853
Arlington, TX 76096**

**Charlotte Radiology
POB 600109
Raleigh, NC 27675-6109**

**Citifinancial
P.O. Box 17099
Baltimore, MD 21297-7099**

**College Foundation Inc
POB 41960
Raleigh, NC 27629-1960**

**Collins & Lowery DDS PA
POB 2049
Pembroke, NC 28372**

**Durham & Durham
5665 New Northside Dr Suite 340
Atlanta, GA 30328**

Enhanced Recovery Corporation
8014 Bayberry Rd
Jacksonville, FL 32256-7412

Farmers Furniture
Attn: Corporate Credit
P.O. Box 1140
Dublin, GA 31040-1140

First Health of the Carolinas
P.O. Box 580484
Charlotte, NC 28258-0484

Internal Revenue Service
P.O. Box 21126
Philadelphia, PA 19114

J. L. Miller Properties
POB 111561
Memphis, TN 38111

Jon Barry & Associates
POB 127
Concord, NC 28026-0127

Kimbrell Furniture
P.O. Box 1127
Lumberton, NC 28358

Lumberton Radiology Asso
P.O. Drawer 1527
Lumberton, NC 28359

NC Dept of Revenue
POB 1168
Raleigh, NC 27602

NC Emergency Physicians
POB 32006
Birmingham, AL 35223

Red Springs Auto Sales, Inc.
923 East Fourth Ave
Red Springs, NC 28377

Robeson County Clerk of Court
Special Proceeding Division
500 N. Elm Street Rm 101
Lumberton, NC 28359-1084

Robeson County Clerk of Court
Special Proceeding Division
500 N. Elm Street
Lumberton, NC 28358

Robeson County Tax Collector
500 N. Elm Street
Lumberton, NC 28358

Sandhills Emergency Physcians
PO. Box 890060
Charlotte, NC 28289

SCA Collections-Greenville, NC
P.O. Box 876
Greenville, NC 27835-0876

SCA Collections-Greenville, NC
P.P. Box 876
Greenville, NC 27835-0876

Scotland Memorial Hospital
POB 1847
Laurinburg, NC 28353

Southeast Toyota Finance
POB 70832
Charlotte, NC 28272

Southeastern Regional Medical Ctr
POB 580006
Charlotte, NC 28258-0006

Theodore Nodell, Jr.
5540 Centerview Drive Suite 416
Raleigh, NC 27606

Time Warner Cable
c/o Credit Management
P.O. Box 118288
Carrollton, TX 75011-8288

UNCP
POB 1570
Pembroke, NC 28372

United Consumer Financial Services
POB 856290
Louisville, KY 40285

University of Phoenix
461 E. Elmwood St
Phoenix, AZ 85040

US Department of Education
POB 530260
Atlanta, GA 30353-0260

Valentine & Kebartas, Inc
POb 325
Lawrence, MA 01842

Verizon Wireless
POB 26055
Minneapolis, MN 55426

Walden University
650 S Exeter St
Baltimore, MD 21202

Date: May 4, 2015

/s/ Michael J. McCrann
Michael J. McCrann